

ABSTRACT**METHOD, SYSTEM AND APPARATUS FOR FORMING AN INSURANCE PROGRAM**

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The present invention provides a means of calculating and evaluating a premium financing program. The present invention provides an apparatus which takes into account factors and data such as various alternative sources of funding, various alternative inflows of assets, and various outflows of assets due to taxes, interest payments, selected insurance premiums, reinsurance costs, and transaction fees incurred in maintaining the premium financing program. The present invention provides a means to calculate the amounts needed in order to fund a premium financing program. The present invention additionally provides a means for obtaining lower cost life insurance, by offsetting the cost through reinsurance, and by providing an incentive to an individual to maintain the life insurance policy in full-force by providing the possibility of receiving the individual's death benefit while they are alive.